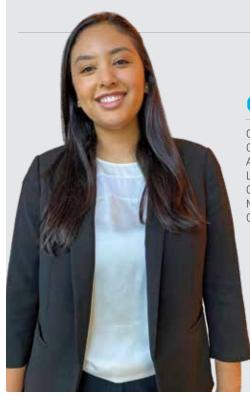


Creating a Sustainable Future 2020 CORPORATE RESPONSIBILITY REPORT



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Our Company

Our Purpose

Camden's purpose is to improve the lives of our team members, customers and shareholders, one experience at a time. We are committed to creating long-term value and integrating sustainable practices into all aspects of our business.

Our Values

We care deeply about our employees, our residents, and the local communities in which we live, work, and play. Camden is committed to maintaining a work environment that attracts, retains, and rewards the best and brightest people. Camden's workplace reflects our core values and cultivates an environment of respect, fairness, diversity, and fun for all.



About Camden

Camden Property Trust is a real estate investment trust (REIT) whose purpose is to improve the lives of our team members, customers and shareholders, one experience at a time. We are a S&P 400 Company primarily engaged in the ownership, management, development, redevelopment, acquisition, and construction of multifamily apartment communities. Camden has been a publicly-traded REIT since 1993 and has a high-quality, geographically diverse portfolio of apartment communities located in some of the nation's highest growth markets. Our strategy of focusing our operations in markets with some of the highest projected employment and population growth helps to ensure sustainable demand for Camden's apartment homes.

We are committed to being the best multifamily company by providing *Living Excellence* to our customers. Camden has consistently distinguished itself by demonstrating its company values and creating positive relationships with stakeholders including residents, associates, suppliers, investors, and members of the local communities in which it operates. Our workforce totals approximately 1,700 employees and the Company is headquartered in Houston, Texas.

Camden At-A-Glance

Markets

Operating Communities

Development Communities

Apartment Homes



MARKET	COMMUNITIES	APARTMENT HOMES
Atlanta	15	4,862
Austin	11	3,686
Charlotte	15	3,491
Dallas	14	5,666
Denver	9	2,865
Houston	28	9,806
Los Angeles/		
Orange County	7	2,663
Nashville	2	758

MARKET	COMMUNITIES	APARTMENT HOMES	
Orlando	11	3,954	
Phoenix	14	4,426	
Raleigh	10	3,596	
San Diego/			
Inland Empire	6	1,797	
Southeast Florida	9	3,050	
Tampa	8	3,104	
Washington DC M	etro 19	6,863	
Total	178	60.587	

(includes six properties currently under development)

39% Urban Locations

61% Suburban Locations

Building Type

Low-Rise

26% Mid-Rise

9% High-Rise 3% Mixed

\$19B

Green Building Certifications

~100,000

Recent Awards & Recognition

FORTUNE 100 Best Companies to Work For® 2021 14 consecutive years in a row

PEOPLE Companies That Care®

Glassdoor Employees' Choice Award 2020 Best Places to Work

#25 SILVER

Nareit 2020 Investor CARE Award for Large Cap Equity REIT

Partnerships & Programs











- National Apartment Association (NAA)
- Institute of Real Estate Management
- · National Investor Relations Institute (NIRI)
- Urban Land Institute (ULI)
- · Global Real Estate Sustainability Benchmark (GRESB)

Note: Data as of September 30, 2021

To Our Stakeholders

Incorporating sustainability and ESG into our overall business strategy has been a key focus for Camden over the past several years, and it is critical to Camden's long-term success.

Recent ESG Highlights

Materiality Assessment

We recently surveyed internal and external stakeholders to determine the ESG items they deemed most important and critical to Camden's long-term success.

Goals & Targets

Camden has committed to reducing our energy and water consumption, diverting more waste from landfills, and procuring more energy from renewable sources.

Climate Change & Resiliency

We recently completed a physical risk assessment of our portfolio and are enhancing policies, procedures and plans to address climate change and resiliency.

Diversity, Equity & Inclusion (DEI)

Camden established a formal DEI committee, signed the CEO Action for Diversity and Inclusion™ pledge, and donated to organizations furthering DEI efforts.

Workplace Excellence

For the 1⁴th consecutive year, Camden was ranked as one of the 100 Best Companies to Work For[®] by *FORTUNE* Magazine.

Board Diversity

Camden has one of the most diverse Boards in the industry, comprised of 30% female and 40% diverse members.

We are pleased to present Camden's 2020 Corporate Responsibility Report, highlighting our commitment to demonstrating good corporate citizenship and *Creating a Sustainable Future* for our company, its stakeholders, and future generations. Since the launch of our targeted sustainability and environmental, social and governance (ESG) efforts in 2018, we have made significant progress in many areas of ESG and are sharing information on those efforts in this report. Last year we discussed several ESG programs and initiatives that we would be working on during 2020 and 2021, and we are excited to announce our achievements to date in those areas.

OVERALL

We recently completed a materiality assessment of 21 key ESG items, surveying both internal and external stakeholders to determine those items deemed most important and critical to Camden's long-term success, the results of which are shown in the materiality assessment matrix on page six of this report. By engaging a variety of stakeholders in this important exercise, we gained valuable insight into how to best prioritize future focus areas for our sustainability and ESG programs.

ENVIRONMENTAL

Our efforts to collect historical utility data regarding energy consumption, water usage and waste management are now complete, providing us with several years of historical data and allowing us to set future goals and targets to reduce our energy and water consumption by 15%, reduce landfill-bound waste by 15%, and increase the amount of electricity procured from renewable sources to 15% over the next 10 years. We plan to share our progress in each of these areas with you in future reports and have included select environmental performance data for 2019 and 2020 in the appendix of this report.

Addressing climate change and resiliency was another key initiative for us, so we completed a physical risk assessment of our portfolio, evaluating climate hazards and exposure in several weather categories including earthquakes, floods, heat stress, hurricanes and typhoons, sea level rise, water stress and wildfires. We currently have policies and procedures in place to address each of these risks and emergency operating plans to follow if any of these weather-related events were to occur.

SOCIAL

We have taken steps to reaffirm our commitment to justice and equality for all. Camden established a DEI Committee and our Chairman & CEO also signed the CEO Action for Diversity and Inclusion™ pledge. In addition, Camden and its employees donated nearly \$275,000 to organizations that assist and support underrepresented communities and promote diversity and inclusion.

Our continued dedication to workplace excellence resulted in Camden recently being named #8 on FORTUNE Magazine's list of the 100 Best Companies to Work For® in America, marking 14 consecutive years of recognition on that list. We also earned several other national awards from FORTUNE for our high rankings among Women and Millennials, and were again named as one of PEOPLE Magazine's "Companies that Care®."

GOVERNANCE

Enhancing the oversight of our sustainability and ESG programs was another item we addressed in 2020 and 2021, appointing our Chairman & CEO to lead our Sustainability Committee and naming him Chairman of Camden's new DEI Committee. In addition, we added ESG oversight to the duties and responsibilities of Camden's Nominating and Corporate Governance Committee of our Board of Trust Managers. We also updated and enhanced our Vendor Code of Conduct and established policies and statements regarding Sustainability and Human Rights, all of which are currently available on our website.

We appreciate this opportunity to share information on our sustainability and ESG efforts with you, and we will continue to focus on *Creating a Sustainable Future* as we move forward in our journey. We know being a resilient company with a long-term sustainable business plan will help us continue to create value and returns for our stakeholders.

Thank you for your continued support.
Respectfully,



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Richard J. Campo Chairman & CEO



D. Full Oll

D. Keith OdenExecutive Vice Chairman

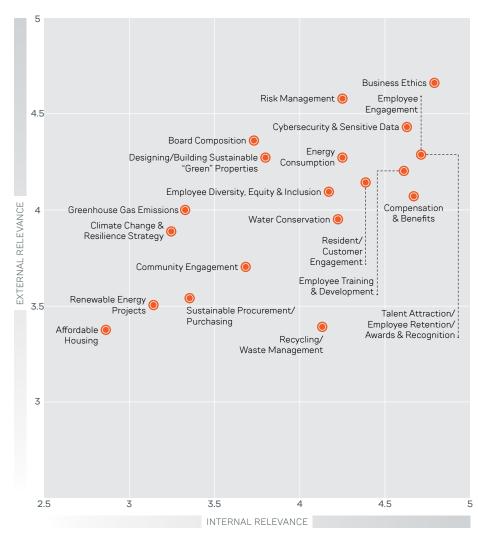
COVID-19 Update

The COVID-19 pandemic had a significant global impact and affected the lives of our stakeholders in many ways during 2020 and into 2021. Camden's top priority during this unprecedented time was the health and safety of our team members, customers, residents and stakeholders, and we implemented a wide range of policies to protect and support these groups. The Company's leasing offices have operated by appointment only when needed but always continued to provide ongoing essential services to both existing and prospective residents. Camden has managed the volume of in-person contact by offering virtual tours, online and phone support, and a Contact Center with around-the-clock, full-time support for both resident and employee needs. In the initial phases of the pandemic, Camden supported residents who were financially impacted by the pandemic by providing resources and flexibility, offering zero rent increases on lease renewals, waiving late fees, and creating payment plans before government mandates were put in place. We also temporarily paused evictions for residents who were financially impacted by the pandemic but were working with Camden and local government agencies to find a viable solution to their situation.

In addition, Camden established a Resident Relief Fund for residents experiencing pandemic-related issues, providing financial assistance for living expenses such as food, utilities, medical expenses, insurance, childcare or transportation. The Resident Relief Fund assisted nearly 8,200 Camden residents with over \$10 million paid in cash directly to our residents. Camden also added \$1 million to its existing Employee Relief Fund to assist employees who faced financial challenges due to the pandemic, with grants made to more than 400 employees. Additionally, Camden paid its on-site operations and construction employees nearly \$3 million as a frontline bonus for the ongoing essential services they provided during the early days of the pandemic. We will continue to monitor the pandemic situation during 2021 and remain committed to providing both a safe work environment and a healthy living environment for our team members, customers, residents and stakeholders.

Materiality Assessment

During 2020, we surveyed approximately 100 members of Camden's leadership team to determine the ESG items they deemed most important and critical to Camden's long-term success. The results of this initial assessment revealed the top areas of focus for Camden should involve reducing energy usage, water usage, and waste production at our apartment communities; continuing our many programs for employee and resident engagement; and adhering to the highest standards of corporate governance by having strong business ethics and transparency, and honoring data privacy and cybersecurity. We recently performed a more comprehensive survey of both internal and external stakeholders regarding these same ESG items, and the results are shown in the materiality assessment matrix below. We plan to refresh our materiality assessment on a regular basis to ensure we are focusing on key areas most important to Camden and all of its stakeholders.



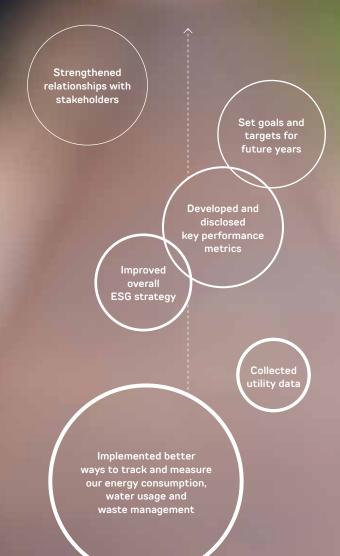
Internal stakeholders surveyed included: Camden's Trust Managers, Officers & Directors.

External stakeholders included: REIT investors, ESG representatives from relevant industry groups, & Joint Venture Partners.

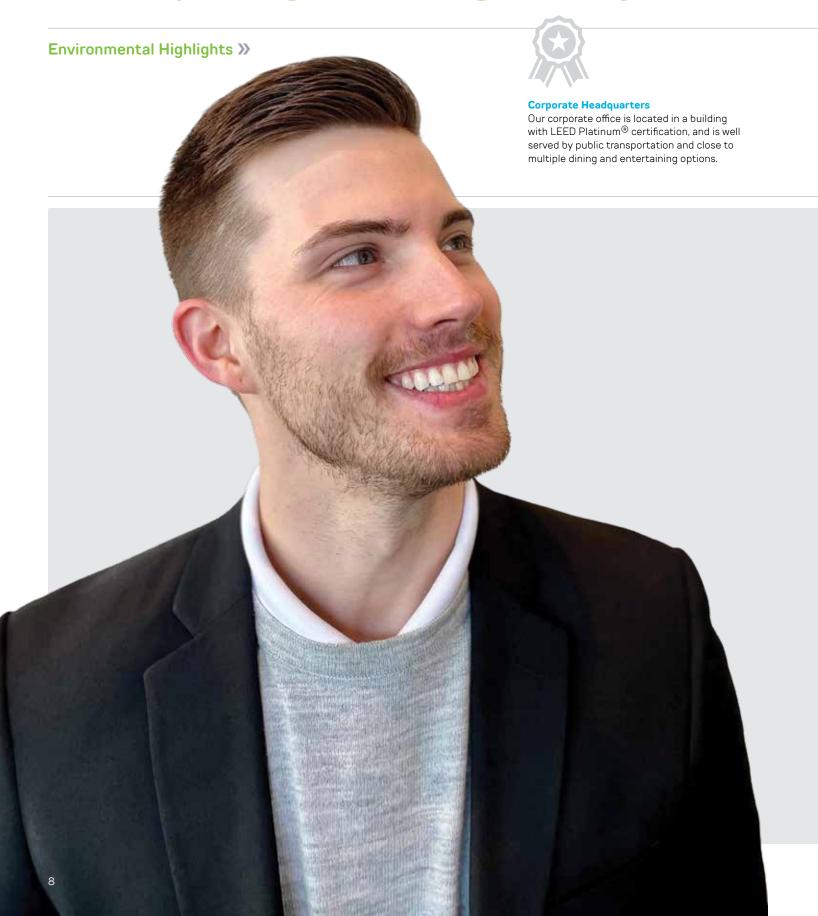
Our Sustainability Commitment

Camden is committed to operating in an environmentally responsible manner, and we continue to identify and implement innovative sustainable practices that support our communities, customers, residents and team members, while reducing our reliance on natural resources and reinforcing our commitment to being a responsible corporate citizen. Some of Camden's key environmental initiatives focus on reducing our energy usage and waste volumes, conserving water, and evaluating renewable energy sources, which in turn reduce our greenhouse gas emissions and carbon footprint. Other strategic priorities include green building, reducing carbon emissions associated with building materials, and climate change and resiliency.

We published our inaugural 2018 Sustainability Report in early 2019 and during 2019 we focused on implementing better ways to track and measure our energy consumption, water usage, and waste management. We hired third-party consultants to assist with utility data collection and improve our overall ESG strategy. This effort allowed us to better develop and disclose key performance metrics, as well as set reasonable goals and targets which are disclosed in this report. We are proud of our ongoing commitment towards enhancing our sustainability efforts while also strengthening our relationships with various stakeholders.



Environmental





Green Workplace

Camden utilizes several online programs for electronic distribution of information to employees, residents and shareholders, thereby reducing paper usage and printing.



Transportation

We have installed over 150 electric vehicle charging stations across our portfolio.



We incorporate drought tolerant and/or native landscaping when possible and nearly half of our portfolio currently has drip/smart irrigation systems in place.



Our solar project at Camden Roosevelt in Washington, DC has generated 520 MWh of energy to date.

Environmental Management System

Environmental stewardship is a central component of Camden's sustainability program and we are committed to continually improving our performance through our Environmental Management System (EMS). Camden's EMS consists of actively collecting and organizing our energy, water, and waste data in a timely manner. Our EMS ensures processes are in place to support continuous improvement, monitor ongoing asset performance, and evaluate unfavorable trends in environmental performance. We also communicate best practices across our portfolio, conduct site audits to improve overall building performance, and evaluate our portfolio routinely to identify further energy and water reduction opportunities. Camden's operational control is limited mainly to the common areas of its apartment communities, where we have full authority to implement policies and practices. We actively promote and develop sustainability initiatives that are practical and cost-effective to improve the environmental performance of our portfolio and reduce our carbon footprint. Camden's EMS provides the framework for our ESG strategy and enables us to improve energy efficiency and environmental sustainability through consistent review, evaluation, and improvement of environmental performance.

Energy Star Portfolio Manager

Our communities adhere to regulatory compliance regarding performance metrics and EPA regulations. In 2020, we submitted energy consumption data for 21% of our portfolio using Energy Star Portfolio Manager.



Our EMS integrates procedures and processes to improve operating efficiency.

Strategy formation; Setting goals and targets.

Analyze

Collect and organize data; Process documentation.

Performance monitoring; Evaluate trends.

Environmental cont.

Goals & Targets

We are committed to operating in an environmentally responsible manner by using our resources wisely and continually seeking ways to reduce our energy and water consumption, and enhance our waste management and recycling efforts. To help guide our sustainability commitment, we have established the following reduction goals and targets related to our energy and water consumption as well as our waste management. We have designated 2020 as our baseline year and look forward to sharing our progress in future reports.

GHG EMISSIONS

reduce common area emissions by 15% by 2030

ENERGY

reduce common area energy use by 15% by 2030

RENEWABLE ENERGY

procure 15% of electricity for common areas from renewable sources by 2030

WATER

reduce common area water use by 15% by 2030 waste reduce landfill-bound waste by 15% by 2030

Climate Change & Resiliency

We recognize the importance of climate change and are committed to identifying, mitigating, and managing risks associated with climate change. Events driven by climate change cause substantial economic damages. As extreme weather events and conditions become more frequent and severe, we are committed to continually assessing climate risks and opportunities to help us further understand our risks associated with climate change. We engaged a third-party consultant to prepare a climate risk assessment of our portfolio, which characterized physical climate risk through exposure scores for seven climate hazards that are important drivers of business risk: earthquakes, floods, heat stress, hurricanes and typhoons, sea level rise, water stress and wildfires. We are addressing climate risks by taking preventative measures for operating properties, making improvements when repositioning or redeveloping communities, and establishing appropriate risk management practices and casualty insurance to cover potential damages. We also have risk identification and assessment processes in place, which help guide best practices and policies and procedures related to climate change. Acquisitions are subject to a due diligence process that incorporates physical risk assessments, including a review of specific climate-related risks such as flooding and wildfires, and our new developments incorporate building resiliency through green building certification design and construction choices.

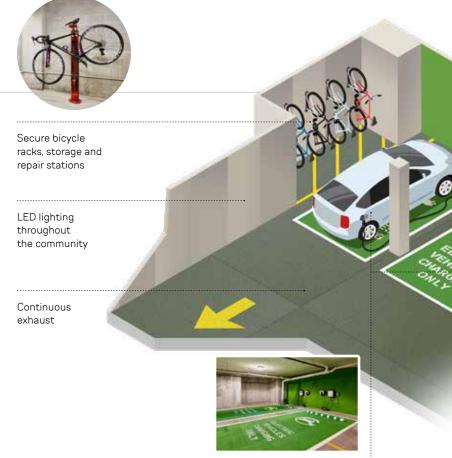
We recognize the importance of climate change and are committed to identifying, mitigating, and managing risks associated with climate change.

Richard J. Campo Chairman & CEO

Environmental cont.

150+

Over 150 electric vehicle charging stations across our portfolio.



Electric vehicle charging stations

Energy, Water & Waste

ENERGY

Camden's energy conservation programs focus on installing energy-efficient products and implementing programs that lower costs and reduce overall energy usage, and we are committed to finding other projects and opportunities to reduce our consumption. We upgraded to LED lighting in common areas and parking garages for most of our portfolio, installed programmable thermostats, and implemented programs, controls and more efficient maintenance requirements to further reduce energy costs. We continue to actively monitor and improve and/or update HVAC systems utilizing property management software to identify and address refrigerant leak management and equipment malfunction. We also look for other ways to reduce energy usage by pursuing appliance procurement programs, allowing high-efficiency Energy Star appliances and products to be purchased more cost effectively through national contracts. We are investigating additional energy reduction opportunities and savings, including energy procurement services, demand response programs, and rate and tax assurance. We also plan to further engage our residents on the importance of green awareness and energy conservation.

Submetering for water services

Recycling containers for residents

Use of recycled stone

Green Apartments

High-quality air filters, exhaust

fans and ventilation systems

Utilizing *Capture Coating™*

in nearly all common area

High-efficiency

bathroom fixtures

HVAC systems

Programmable

thermostats

We also have a feature-rich resident portal, MyCamden, which offers online service requests and rent payment options, allowing transactions to be completed in a time-efficient, environmentally friendly manner.

doors

Energy-efficient

windows and

envelope materials including windows and doors

Efficient building

Low VOC flooring, paints, adhesives and sealants

80%+

We also provide waste removal and recycling services through Valet Living Doorstep® and Trash Butler™ in over 80% of our communities, resulting in operational cost savings and increased recycling.

Energy Star® certified appliances

niances

on irrigation systems

Rain sensors

13

Drought tolerant and/or Use of reclaimed native landscaping water for irrigation

Note: Features shown in illustrations are not available at all Camden communities.

Environmental cont.

Energy, Water & Waste cont.

WATER

Camden's water conservation programs focus on reducing both interior and exterior water usage at our communities by choosing more efficient building products and implementing environmentally friendly landscaping programs. We incorporate drought tolerant and/or native landscaping when possible and nearly half of our portfolio currently has drip/smart irrigation systems in place. Drip/smart irrigation systems save water by adjusting the watering schedule, and irrigating and fertilizing landscaping at the roots. Water efficiency updates include various improvements such as replacing existing bathroom fixtures with high-efficiency toilets, faucets and showerheads, and we also utilize a third-party service provider to monitor water usage for leak detection. We are actively exploring other programs to further reduce water consumption, including a pilot on two communities for Smart Water, which actively monitors water to capture usage, leaks and overall meter health, and will include a web application where our operations teams will receive alerts and updates to quickly correct issues and mitigate risk.



WASTE

Camden's waste management and recycling programs are designed to minimize our environmental impact. We offer residents an option to recycle at most communities by providing recycling containers, doorstep pickup, and designated recycling areas. We also provide waste removal and recycling services through Valet Living Doorstep[®] and Trash Butler™ in over 80% of our communities, resulting in operational cost savings and increased recycling. We continue to engage with third-party vendors to better manage waste and recycling and improve waste processes across our portfolio. We are exploring waste management technology to help gauge trash volumes and optimize pickups, content, and contamination levels while also reducing costs associated with waste overages.

Green Building Certifications

Leadership in Energy and Environmental Design (LEED) – Gold®

Camden Rainey Street Austin, TX

Leadership in Energy and Environmental Design (LEED) — Silver®

Camden Belmont Dallas, TX
Camden Music Row Nashville, T

Leadership in Energy and Environmental Design (LEED) – Certified®

Camden Shady Grove Rockville, MD
Camden Washingtonian Gaithersburg, MD

National Green Building Standard (NGBS) - Silver

Camden Flatirons
Camden Gallery
Camden Lamar Heights
Camden Lincoln Station
Camden RiNo
Camden Southline
Camden Waterford Lakes
The Camden
Cam

National Green Building Standard (NGBS) - Bronze

Camden Grandview II Charlotte, NO
Camden Paces Atlanta, GA
Camden Victory Park Dallas, TX

Green Built Gulf Coast (GBGC) - Silver

nden McGowen Station Houston, Tን

GreenPoint Rated (GPR) - Platinum

n Glendale Glendale, CA

Austin Energy Green Building (AEGB)®

Camden Cedar Hills, 2-Stars

Camden Rainey Street, 1-Star

Camden Shadow Brook, 2-Stars

Austin, TX

Austin, TX

Austin, TX



Design choices for our corporate office resulted in a LEED ID+C Commercial Interiors Silver certification.



Employees with LEED Professional Credentials

Number of TRUE Advisors











New Development & Construction



Green building materials utilized by Camden include low VOC flooring, paints, adhesives and sealants; recycled stone or metal; materials that are non-toxic and recyclable or that have been reclaimed from other construction projects; and carpeting and flooring made of recycled materials.

33.000+

Our repositioning program consists of renovating well-located 15- to 20-year-old communities, and to date through 2020 we completed renovations on over 33,000 apartment homes across our portfolio.

Camden strives to reduce energy usage, conserve water, protect air quality, recycle and manage building waste throughout our development, redevelopment, construction and renovation processes, as well as in our ongoing property operations. Green building certifications are fundamental to our sustainability program. These certifications validate that our building operations meet or exceed specified design or performance requirements set by recognized standards such as NGBS, LEED, and Energy Star. We require NGBS certification on every new development project, and each proposal presented to Camden's Investment Committee includes additional analysis for obtaining LEED certification. We are also evaluating the feasibility of obtaining operations and maintenance certifications on our existing assets.

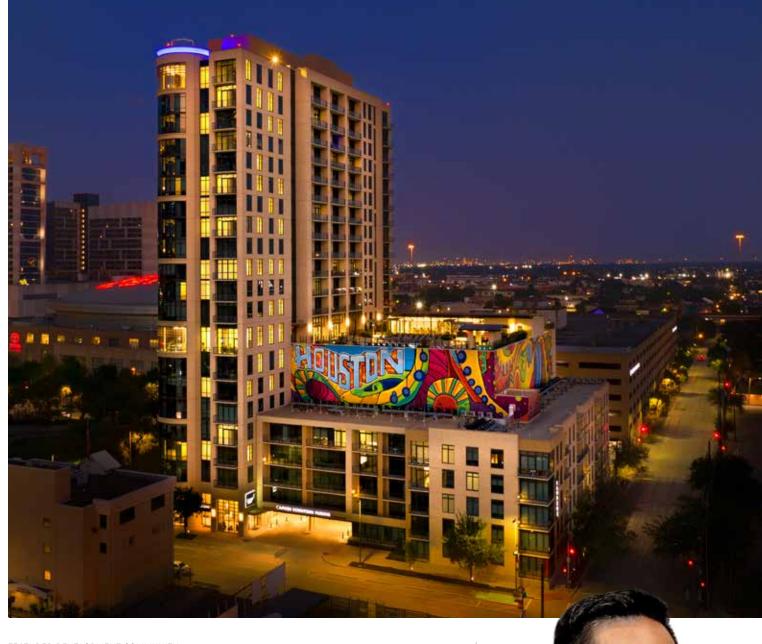
We are committed to selecting development sites that are not in environmentally protected areas and strive to use brownfield sites or previously developed land instead of greenfield sites when possible. Site selection involves an integrated design approach that allows our design team to incorporate sustainable design standards into our drawings early in the design process. Our due diligence process for acquisitions involves identifying and evaluating all aspects of environmental risks involved when acquiring new properties. Our checklist for new acquisitions includes a Phase I Environmental Site Assessment, collecting utility data, green building attributes or certifications, building safety, compliance with regulatory requirements, opportunities for physical improvements, health and wellness, and community relations. Camden incorporates many sustainable practices in its ordinary course of business including monitoring workplace health and safety indicators at construction sites, adhering to health and safety policies for new development and construction sites at all projects, and operating in compliance with an internationally recognized health and safety management system.

BUILDING MATERIALS

The production of materials used for construction projects is one of the main contributors to carbon emissions in our industry. We strive to improve our environmental impact through initiatives such as sustainable building practices, responsible procurement, and green awareness. We also communicate the importance of using environmentally friendly materials, including product specification that meets specific sustainability labeling and eliminates "Red Listed" products to the best extent possible; avoiding harmful ingredients and materials (pollutants to air, land, water and human health); using locally-sourced materials to reduce impacts of transportation; and decreasing wasteful packaging and production processes. Green building materials utilized by Camden include low VOC flooring, paints, adhesives and sealants; recycled stone or metal; materials that are non-toxic and recyclable or that have been reclaimed from other construction projects; and carpeting and flooring made of recycled materials. We strive to incorporate energy-efficient lighting and appliances, install high-efficiency bathroom fixtures, select indigenous, climate-friendly plantings with water-efficient drip/smart irrigation systems, and choose environmentally friendly products when selecting various building materials.

REPOSITIONING, REDEVELOPING & REPURPOSING

Camden began a repositioning program nearly a decade ago, which consists of renovating well-located 15- to 20-year-old communities. The program allows us to not only update kitchen and bath areas, appliances, flooring and fixtures, but also improve the energy efficiency and sustainability of our portfolio. We renovated over 33,000 apartment homes across our portfolio through 2020. We believe these renovation efforts help reduce our overall impact on the environment while improving customers' lives in an environmentally friendly manner. Our redevelopment program consists of upgrading 10- to 15-year-old mid-rise and high-rise communities, and expands the scope of our typical repositioning program to include more extensive exterior and amenity upgrades. We recently completed our current redevelopment program which included four communities with 1,750 apartment homes. We have also identified ways to repurpose underutilized common area spaces at several Camden communities. We launched grab-n-go market concepts at multiple communities that provide convenient access to store items frequently used by residents. We are building a Craftwork micro café at one community that will offer gourmet coffees in the morning and other refreshments in the afternoon. We also activated and monetized common area spaces like movie-viewing rooms and clubhouses, by making these available for rent by non-residents on Peerspace. In addition, we have taken an active approach to reinventing our rooftop spaces and repurposing underutilized and outdated sports courts into revenue-producing apartment homes.













FEATURED DEVELOPMENT COMMUNITY

Camden Downtown

Houston, Texas

Camden Downtown is an upscale, 271-home, high-rise apartment community completed in 2020, located adjacent to Root Park and the Toyota Center in Downtown Houston, and is within walking distance of Discovery Green and Minute Maid Park. This Class "A" property includes an outdoor amenity deck, resident sky lounge, business center, and Aqua Lounge with outdoor dining and cooking. Other amenities include a yoga and spin studio, 24-hour concierge, and around-the-clock, emergency on-call maintenance.

ENERGY EFFICIENCY

- Efficient building envelope with low permeability rate
- ·Solarban z75 glazing with Low E coating
- · Cool roof system
- High-efficiency natural gas condensed water heating and cooling system
- Occupancy sensors for garage lighting and interior common areas with LED fixtures throughout the community
- Programmable thermostats
- Shading study completed for building facade

WATER CONSERVATION

- High-efficiency bathroom fixtures to meet or exceed local conservation standards
- Individual water submeters for apartment homes
- Indigenous, climate-friendly plantings with water-efficient, submetered, drip irrigation system

AIR QUALITY

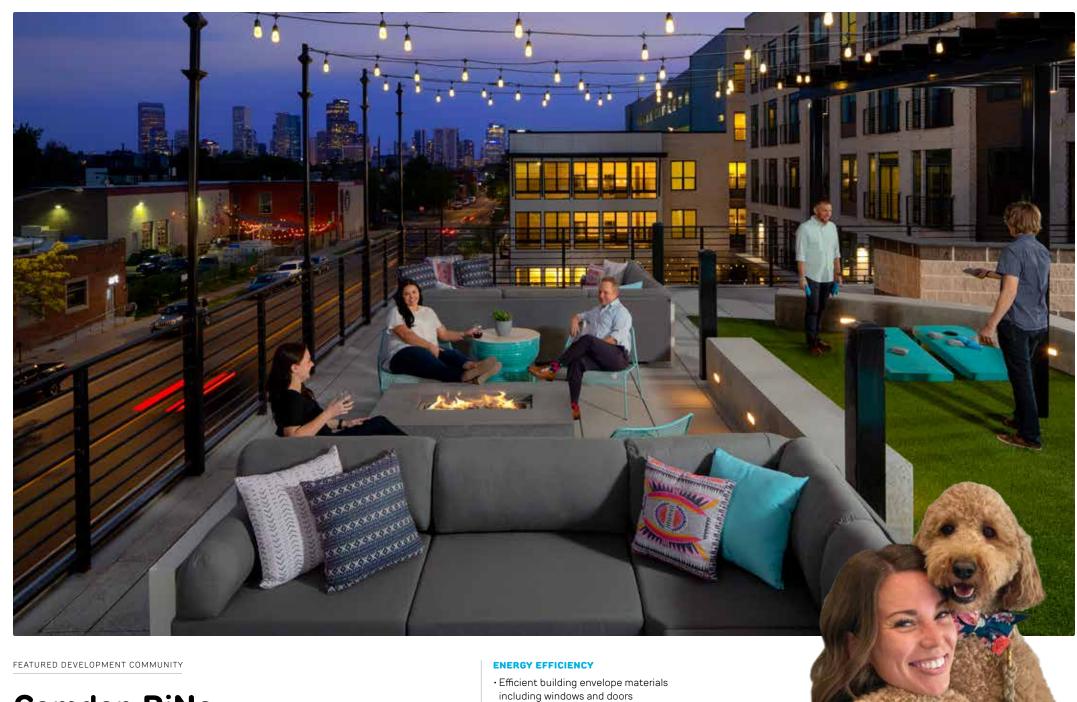
- Low VOC flooring, paints, adhesives and sealants
- \cdot Continuous exhaust in parking garage
- Non-smoking community

RECYCLING & WASTE MANAGEMENT

- Recycling bins located throughout the community
- 75% of all construction waste was diverted from landfills to recycling plants
- Use of regional, sustainable and recycled building materials

TRANSPORTATION

- Secure bicycle racks, storage and repair stations
- Electric vehicle charging stationsNearby public transportation
- City of Houston designated green
- bicycle lanes
 Located in the heart of Downtown Houston,
- across the street from City of Houston Park
- Walk Score 77, Transit Score 82, Bike Score 65







Camden RiNo

National Green Building Standard (NGBS), Silver®

Denver, Colorado

Camden RiNo is a 233-home, mid-rise apartment community completed in 2020, located in the up-and-coming River North Arts District near Downtown Denver. The community is located within the Larimer Square, known for its historical architecture, thriving art scene, and boutique shopping and dining. On-site amenities include live/workspaces, sculpture courtyard, resident clubhouse with gaming lounge, and fitness center. Camden RiNo is near The Infinite Monkey Theorem, Improper City, and is within walking distance of Coors Field, home of the Colorado Rockies, and the Lower Downtown Area, or LoDo.

- · Reflective roof system
- · High-efficiency furnaces and condensing units
- · Ultra-violet ray blocking solar shades in apartment homes
- · Lighting occupancy sensors and daylight sensors for common areas
- Programmable thermostats
- LED lighting throughout the community
- Energy Star certified appliances and fans

WATER CONSERVATION

- · High-efficiency bathroom fixtures certified to meet or exceed EPA WaterSense standards
- Individual water submeters and water heater leak detection in apartment homes
- Storm water detention vault with sand filtration and trickle flow outfall structure
- Indigenous, climate-friendly plantings with water-efficient drip irrigation system

AIR QUALITY

- Energy Star low sones quiet ventilation fans
- · Low VOC flooring, paints, adhesives and sealants
- · CO₂ and harmful gas detection system with exhaust fans in parking garage
- Non-smoking community

RECYCLING & WASTE MANAGEMENT

- · Recycling bins located throughout the community
- Pet waste stations
- Use of regional, sustainable and recycled building materials
- · Soil remediation conducted through CO Voluntary Cleanup and Redevelopment Act

TRANSPORTATION

- · Secure bicycle racks, storage and repair stations
- Electric vehicle charging stations
- Nearby public transportation • Discounted public transportation passes available to residents
- · Close to city bike share stations
- · Walk Score 90, Transit Score 59, Bike Score 96







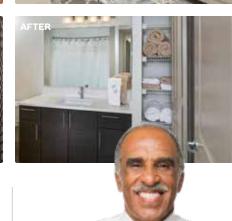












FEATURED REDEVELOPMENT COMMUNITY

Camden Las Olas

Fort Lauderdale, Florida

Camden Las Olas is a 420-home, high-rise community built in 2004 and fully renovated in 2020, located in Downtown Fort Lauderdale, and is within walking distance of the lively Las Olas Boulevard, Arts District, and shopping and dining. The community recently underwent extensive renovations to enhance the look and feel and efficiency of the property. Camden Las Olas features a resident lounge and community workspace, elevated sundeck with city views, fitness center, and street level retail shops.

INTERIOR UPGRADES

- New cabinetry
- Quartz countertops
- · Brushed nickel fixtures
- Energy Star certified appliances

EXTERIOR UPGRADES

- Pool renovation, and updated pool deck and furniture
- · Office remodel
- New flooring
- ${\color{red} \bullet} \ {\rm Wexler} \ {\rm interactive} \ {\rm system} \ {\rm for} \ {\rm fitness} \ {\rm center}$
- Dog park and wash area addition

ENERGY EFFICIENCY

- · LED lighting throughout the community
- Programmable and Wi-Fi compatible thermostats

WATER CONSERVATION

- · Drip irrigation system
- Water leak detection systems in all unit water heater pans
- High-efficiency bathroom fixtures certified to meet or exceed EPA WaterSense standards

AIR QUALITY

- Low VOC flooring, paints, adhesives and sealants
- Non-smoking community

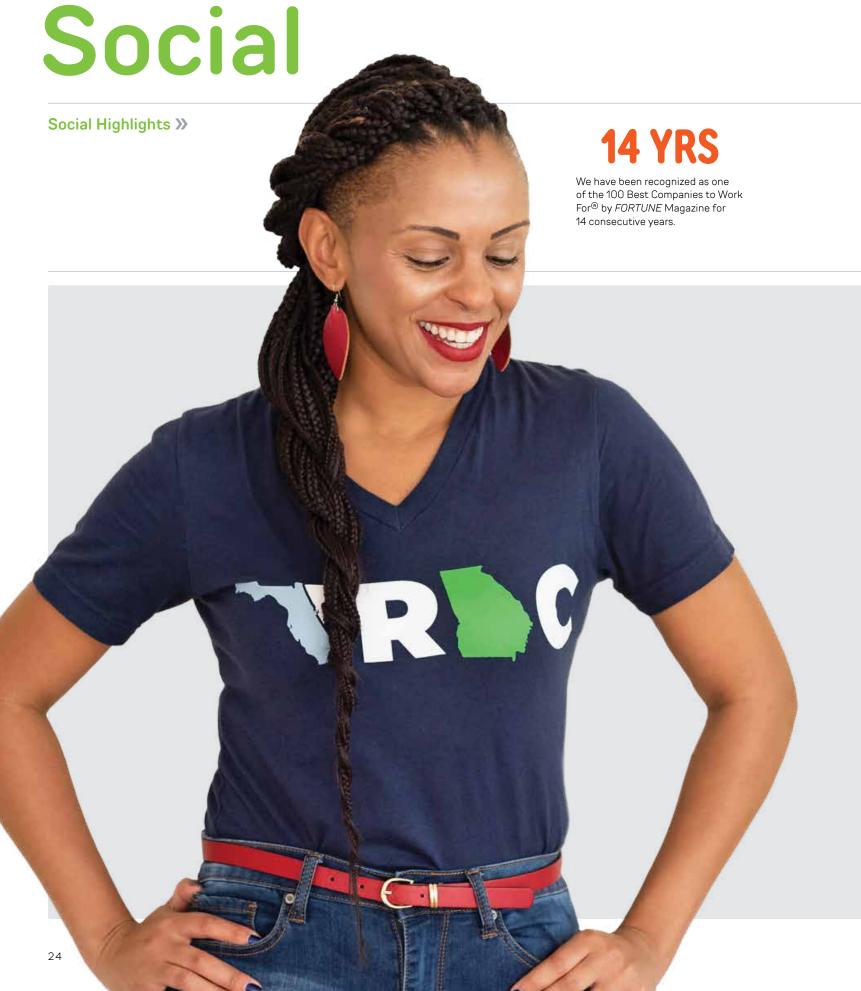
RECYCLING & WASTE MANAGEMENT

- Recycling bins located throughout the community
- · Adaptive reuse of existing space
- · Locally sourced pavers and materials
- · Recycled concrete
- $\boldsymbol{\cdot}$ Recycled content in carpeting and flooring

TRANSPORTATION

- Electric vehicle charging stations
- Walk Score 92, Transit Score 56, Bike Score 52

23





Recent Executive Awards & Recognition

Richard J. Campo

Chairman & CEO MFE Hall of Fame Member One of Most Admired CEOs by Houston Business Journal

Malcolm Stewart

President & Chief Operating Officer CREW Catalyst Award Winner

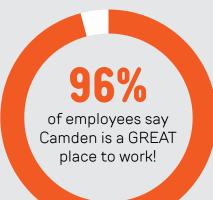
Laurie Baker

Executive Vice President of Operations NMHC Racial Equity Taskforce Member



A Great Workplace

Camden is committed to creating a great working environment that fosters the well-being, health and happiness of all associates. Our team members are given meaningful opportunities to provide feedback and effect change. Each year we participate in the Great Place to Work® Employee Trust Index™ survey to measure employee engagement and collect feedback, which leadership carefully reviews to determine how to better meet the needs of our team members.



When you join the company, you are made to feel welcome.



Our facilities contribute to a good working environment.

National & Regional Awards

Camden has been recognized as one of the best places to work nationally and in many of our major markets. Our team members strive to achieve excellence every day and exhibit true teamwork in all they do.

- #8 FORTUNE 100 Best Companies to Work For® 2021
- #2 FORTUNE Best Workplaces for Hispanics and Latinos 2021
- #32 FORTUNE Best Workplaces for Millennials™ 2021
- #49 FORTUNE Best Workplaces for Women™ 2021
- HOUSTON CHRONICLE Top Workplaces in Houston 2020
- #7 PEOPLE Companies that Care® 2021
- #25 Glassdoor Employees' Choice Award 2020 Best Places to Work
- **#29** GREAT PLACE TO WORK Best Workplaces in Texas™ 2021

I'm proud to tell others I work here.

I feel good about the ways we contribute to the community.

Our executives fully embody the best characteristics of our company.



Diversity, Equity & Inclusion

We believe a great workplace fosters an environment where all employees can thrive and grow, and where differences are both encouraged and celebrated. The events of 2020 changed the collective conversation about diversity, equity and inclusion (DEI). We are taking a more intentional approach at Camden and have established a DEI Committee which is chaired by our Chairman & CEO. Each Camden team member brings unique skills, experiences and perspectives to Camden, and we continue to promote and encourage diversity, equity and inclusion throughout our organization. Our commitment is to promote a diverse organization reflective of our residents and communities. We believe these efforts are socially responsible, foundational to Camden's success, and essential to delivering on our "Why," which is to improve the lives of our team members, customers and shareholders, one experience at a time.

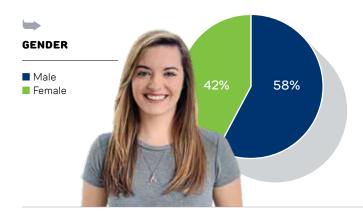
Camden embraces all team members as full and valued members of the organization. Together we innovate, collaborate, and deliver consistently strong business results. Our continued commitment to furthering DEI at Camden has resulted in our workforce reflecting a broad base of talent, with true diversity amongst our team members in aspects of gender, generation and ethnicity.

> **5.9 YRS** Average Employee Tenure

11.5 YRS Average Management Tenure

Annual Employee Turnover

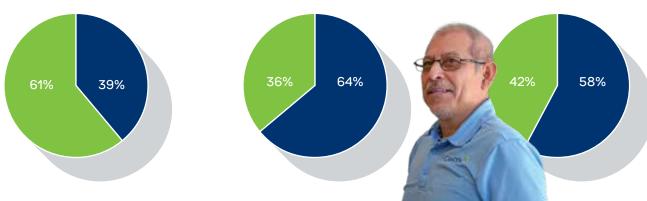
Total Employment¹

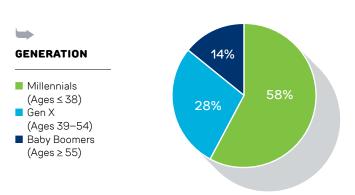


Management Data²

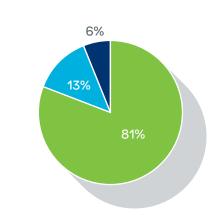


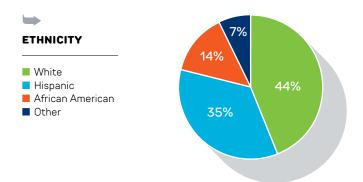
Promotions Data⁴





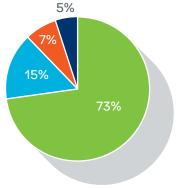


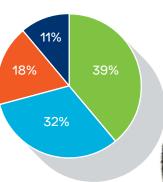




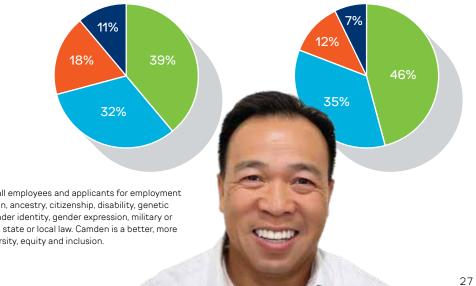


Based on employees with title of Manager or higher as of 12/31/20





Camden provides equal employment opportunities to all employees and applicants for employment without regard to race, color, religion, sex, national origin, ancestry, citizenship, disability, genetic information, age, marital status, sexual orientation, gender identity, gender expression, military or veteran status, or any other basis protected by federal, state or local law. Camden is a better, more successful company because of our dedication to diversity, equity and inclusion.



Based on employees hired during 2020

⁴ Based on employees promoted during 2020

Diversity, Equity & Inclusion cont.

Our "One Team, One Vision" approach communicates two important messages:

- 1) Camden's team is made stronger when we embrace and leverage our individual talents and differences; and
- 2) working together as one team, we will achieve our shared vision to be the leader in our industry.



Collaboration, respect for others, and innovation have been practiced at Camden from the beginning and are critical to creating our inclusive environment. Camden's CEO recently joined a community of nearly 2,000 companies by signing the CEO Action for Diversity & Inclusion™ pledge, further highlighting our commitment to enhance diversity, equity and inclusion in the workplace. Striving to increase workplace diversity is not an empty phrase — it is a good business decision. At Camden, all are welcome and encouraged to succeed. We recognize DEI is a transformational force in business and society. Together, we celebrate our diversity, commit to equity, and drive inclusion to achieve higher collective performance.

DEI lives here. At Camden, our DEI objectives are woven through our culture, talent, and business strategies.



ulture

All team members at Camden feel a true sense of belonging and purpose.

TALENT

Talent

We hold ourselves accountable for ensuring there is diversity in our talent pipeline, equity in our policy, and inclusion in our practice.

Business

BUSINESS

DEI enables innovation and serves the future needs of our business.

EQUITY IN ACTION

Camden has consistently demonstrated its commitment to diversity and inclusion, and its focus on creating a workplace where employees are encouraged to share their ideas, contribute their best work, and use their strengths to improve the lives of others. The results of these efforts are reflected in the true diversity of Camden's team, and in the many accolades the Company has received for its positive corporate culture and workplace excellence. Camden recently performed an analysis of current compensation levels across Camden to ensure everyone is compensated fairly. We consider this an ongoing process and will continue to ensure pay equity company-wide. This includes regularly reviewing job descriptions and market data, and analyzing comparable groups to ensure fair and equitable pay practices. We continue to seek additional opportunities to improve and enhance our existing DEI programs, further ensuring the long-term success of our company.

COMMITMENT TO JUSTICE & EQUALITY

At Camden, taking care of people has always been our highest priority. It starts with a commitment to care for each other. We have taken steps to reaffirm our commitment to justice and equality for all. Camden's executives and team members donated nearly \$275,000 to organizations that assist and support underrepresented communities and promote diversity and inclusion. We stand firmly against racism and inequality, and will continue to support and promote racial equity.

CEO ACT!ON FOR DIVERSITY & INCLUSION

Camden's CEO recently joined a community of nearly 2,000 companies by signing the CEO Action for Diversity & Inclusion™ pledge, further highlighting our commitment to enhance diversity, equity and inclusion in the workplace.

\$275K

In 2020, Camden employees donated nearly \$275,000 to organizations that assist and support underrepresented communities and promote diversity and inclusion.

Camden is committed to compliance with all federal, state, and local fair housing laws, and will not discriminate against any person because of race, color, religion, national origin, sexual orientation, familial status, disability, or any other specific classes protected by applicable laws. We provide reasonable accommodations or modifications based upon disability-related needs, and we also make sure people with disabilities have access to our goods and services, including those offered through our website, to ensure digital content is available to everyone.





NEVER STOP LEARNING

One of Camden's most cherished mantras is "never stop learning." Camden encourages team members to discover their strengths and cultivate new interests.



We also support team members who continue their education at an accredited educational institution through our Education Assistance Program. In 2020, 92 employees received education-related assistance totaling nearly \$300,000.

Employee Recognition

In 2020, 33 associates received Regional ACE (Achieving Camden Excellence) Awards, honoring team members who demonstrate excellence in the workplace and consistently exemplify Camden's core values, with 13 of those team members earning National ACE Awards as well.

Compensation & Benefits

Camden has formal programs and benefits designed to retain team members and provide support as they navigate their personal and professional lives. To ensure we maintain our commitment to team members and compensation objectives, our human resources team participates in regular compensation and benefits surveys to see how we compare to other companies in our industry. Camden devotes a significant portion of its compensation resources to providing high-quality health benefits, and our health benefit premiums are among the most competitive in our industry. In addition, Camden currently pays all of its employees at or above a rate of \$15 per hour.

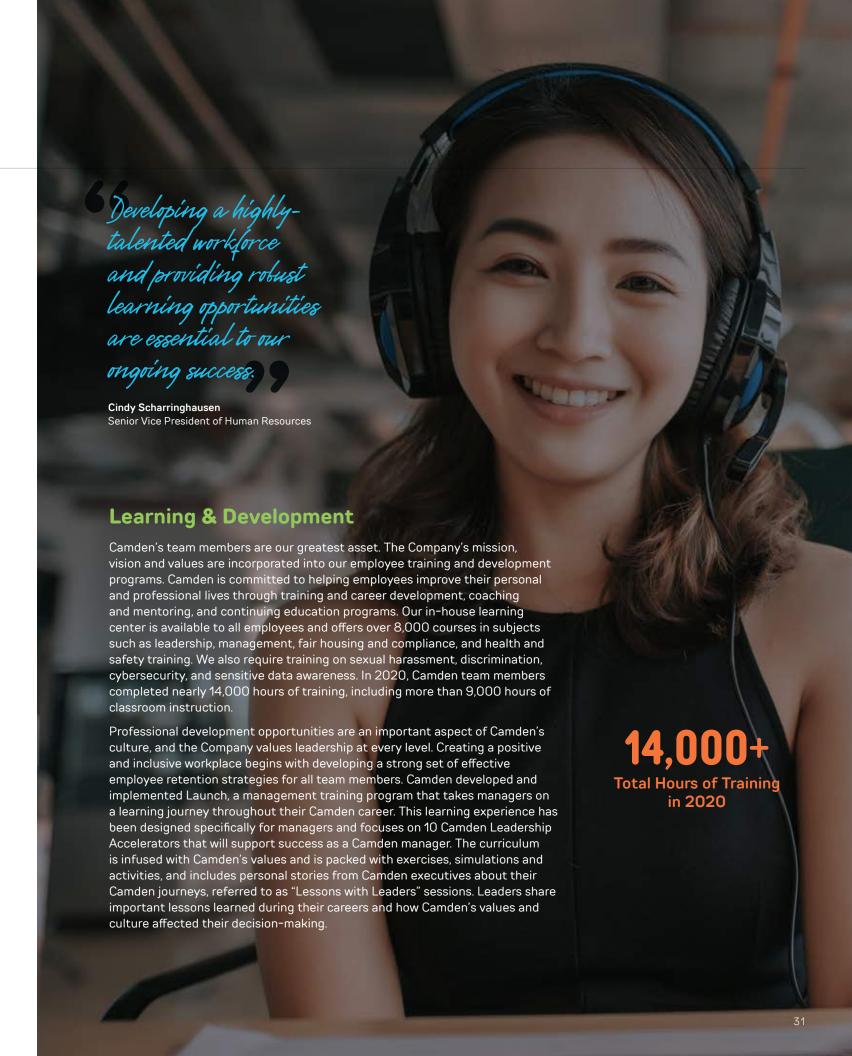
We are passionate about promoting a healthy lifestyle at Camden and are proud to offer a valuable and inclusive benefits package ensuring a comprehensive range of benefits. We have formal programs intended to positively impact team members such as healthcare, rent discounts, education allowance, and scholarships for their children. More importantly, Camden supports an environment in which coworkers become extended family members and respond with generosity and open hearts in times of crisis, joy, and celebration.

The Company's current employee benefits include, but are not limited to:

- ·401(k) Retirement Savings Plan
- ·Accidental Death and Dismemberment Insurance
- ·Adoption Benefits
- · Critical Illness and Hospital Indemnity
- · Employee Apartment Discount
- · Employee Assistance Program
- ·Employee Emergency Relief Fund
- · Employee Referral Program
- ·Employee Share Purchase Plan
- · Employee Vacation Suites

- Financial Wellness Programs
- ·Flexible Spending Accounts
- · Health Savings Account
- · Life Insurance
- Medical, Prescription Drug, Dental and Vision Plans
- · Paid Time Off
- · Parental Leave Pay
- Short-Term and Long-Term Disability Income
- Voluntary Accident Insurance

One of Camden's most cherished mantras is "never stop learning." Camden encourages team members to discover their strengths and cultivate new interests. We offer tuition assistance to team members working to earn industry designations from various organizations. We also support team members who continue their education at an accredited educational institution through our Education Assistance Program. In 2020, 92 employees received education-related assistance totaling nearly \$300,000. Our Camden Scholarship Fund is another distinctive program helping Camden team members send their children to college. In 2020, our Camden Scholarship Fund awarded scholarships to 46 students totaling \$187,000. Since inception in 2007, the Company has awarded scholarships to 684 students totaling approximately \$2.6 million.











The first week of November 2020 was Camden Mentor Week - a time to show our appreciation for our Mentors' commitment to sharing Camden's culture and making a lasting first impression on new Camden team members. Mentors across Camden were highlighted on social media and received personalized notes thanking them for all they do.

Learning & Development cont.

TALENT TRANSFORMATION

Our Camden teams are amazing and developing our team members is an important part of our business. Building a successful team involves not only a mix of unique skills and perspectives, but also how people of varying culture, ethnicity, race, sexual orientation or gender work together. When people trust each other, they are more likely to share ideas, feel empowered and collaborate effectively. We place great emphasis on developing our teams which is why we are no longer using a traditional performance review; and rather, are having weekly conversations about work being done in real time. These "checkins" are focused on team members' strengths and what team leaders can do to support their continued development and goals. Two short surveys are conducted on a quarterly basis - one related to engagement and one related to performance. These surveys increase overall team performance and help our leaders support employees and plan for succession. Camden also utilizes StrengthsFinder, a Gallup-certified program, to build stronger relationships, help managers recognize the contributions of their diverse team members, and encourage team members to capitalize on their individual strengths to perform better in their jobs.

In addition to formal training, Camden's mentoring program supports its newest employees by pairing them with an experienced employee to facilitate their on-boarding process and immerse them in Camden's culture. We also offer team members the opportunity to become a mentor. The program is designed to support what naturally happens in our workplaces - team members helping team members. Mentors are culture ambassadors, and they help new colleagues recognize the importance of our culture in everyday interactions. They provide one-on-one coaching and utilize a detailed training checklist to ensure they cover every aspect of the job with mentees. Perhaps even more important than the checklist, mentors share their own unique tips on how to be successful in the role. We currently have 138 mentors, all of whom passed an application and selection process and completed a customized, two-day mentor training course at our corporate office. Camden also participates in external mentoring programs, and many of our team members are active participants in industry organization programs dedicated to employee growth and development.

We are committed to protecting the safety of our employees through safety training and other measures. We conduct regular safety inspections across our portfolio to help ensure Camden is maintaining a safe work environment for all employees, including a review of Camden's procedures for chemical and fire safety, ladders, moving and lifting, as well as golf cart safety and active shooter training.

Absentee Rate

Injury Rate

Lost Day Rate

Health & Wellness - Employees

We are committed to creating a great place to work that fosters the well-being, health and happiness of all team members. Camden Living Well is our employee wellness program, a source for information and resources focused on total wellbeing. Well-being is a state of balance that consists of having the appropriate resources, opportunities, and commitment needed to achieve optimal health and performance for the individual and the organization. The program covers four aspects to well-being - physical, emotional, financial, and social - to promote good health, happiness, and prosperity both professionally and personally. Camden also partners with United Healthcare to offer a weight loss and healthy living program called Real Appeal. Real Appeal is a unique, proven program to help people lose weight, get healthy, and develop healthier habits. We also encourage Camden associates to participate in healthy activities through benefits such as wellness programs and discounted gym memberships.

FINANCIAL WELLNESS

Employee productivity no doubt was impacted by financial worries as workers experienced more stress during the COVID-19 pandemic. We encourage team members to prepare for the future and have a healthy financial life with a secure financial situation. We support our employees with their retirement plans and are proud to share Camden has a participation rate of almost 99% in our 401(k) plan. That means almost everyone at Camden is automatically saving for retirement and taking advantage of the matching funds Camden offers. Many resources are available on our company's internal website, and we encourage all team members to review savings rates and investment choices to ensure they maintain healthy financial stability.

CAMDEN CONNECTIONS

Communication was key in 2020 to maintain Camden's culture and team members' social connectedness. Motivational videos from leaders, emails of appreciation, shout-outs during virtual meetings, virtual team building, team appreciation events, and abundant tweets helped keep team members engaged with each other. Virtual happy hours, lunches, coffee breaks, and wine tasting events were even more fun than anyone previously imagined.

In the spirit of one of our greatest values, Have Fun, corporate office team members participated in virtual cooking classes led by Camden's Vice President of Internal Audit and her husband. Participants learned how to make a variety of Italian dishes including pasta, risotto, bruschetta, cheese crisps, and a beautiful holiday torta. It was a family affair with significant others, children, parents, and pets all joining in - some actually cooking while others just followed along. This experience allowed team members from our many corporate departments to connect and communicate in a unique and fun way outside of regular work interactions. We have hosted five virtual cooking classes so far with plans for more events in the future.



Camden Living Well is our employee wellness program, a source for information and resources focused on total well-being.

Camden supports employees with their retirement plans and we are proud that almost 99% of all employees participate in the 401(k) plan and take advantage of the matching funds Camden offers.

A Culture of Connectedness

Camden's culture is at the heart of what makes Camden a Best Place to Work year after year. Despite the pandemic, our teams celebrated each other and came together as one team to do what we do best - have fun!



Virtual team building



2020 Ace Awards



Recipe submittal and Cooking with Camden cookbook





CULTURE CLUB

The show must go on! Our Strategic Services team arranged several events during 2020 to keep team members excited and engaged. Our 2020 Ace Awards ceremony was held virtually and incorporated a Mardi Gras theme. Team members received their very own accessory kit which included a Mardi Gras themed-mask and beads to wear during the event. We also hosted a virtual event to commemorate successfully working from home for 100 days. Employees joined a virtual event to share their version of "Dress Up Like a 100-Year-Old". Everyone brought their A-game, and in true Camden fashion, we had some fantastic competition. As a result of our successful virtual cooking classes, we organized the first-ever Camden Cookbook. Team members nationwide shared their favorite recipes for inclusion in the cookbook which resulted in over 200 recipes submitted.

Working and socializing during the pandemic has presented communication challenges, but Camden team members continue to find creative ways to overcome these challenges and maintain the interpersonal connections that make Camden such a special place to work.

PASS THE CULTURE

Mentors found ways to enhance connections with new team members in a world of social distancing by creating the #passtheculture video challenge. Teams created TikTok videos "passing the culture" between team members. Videos featured team members passing culturally significant items like bacon and Camden mugs, and passing values like being a team player and being customer focused. Launching a virtual team video challenge created a wonderful, shared experience that reinforced our culture. More than 50 videos were submitted resulting in over 5,000 views, and even our executives were inspired to create their own video which was featured during our first quarter 2021 earnings conference call.

Having a positive corporate culture is key to Camden's success. It reflects who we are, how we treat each other, and how we feel about each other. I believe this amazing culture drove us to accomplish many great things during 2020 despite the pandemic, and I am confident that our culture of excellence will lead to more significant achievements in the many years to come.

D. Keith Oden Executive Vice Chairman

Health & Wellness - Residents

Camden is committed to providing healthy living spaces for residents. Health and well-being are incorporated in the design, construction and operation of Camden's apartment communities. We are committed to providing healthy living spaces, equipped with social/common areas, green spaces and health/fitness amenities. We utilize low VOC flooring, paints, adhesives and sealants in our apartment homes and communities; use high-quality air filters, exhaust fans and ventilation systems; and offer non-smoking communities (over 75% of our properties are designated as non-smoking communities or have designated non-smoking areas). In addition, most of our communities have been retrofitted with LED lighting to improve energy efficiency in both common areas and apartment homes, and our communities are designed to maximize acoustic comfort and improve the resident living experience.

We support our residents' physical health by providing contemporary fitness centers with features such as state-of-the-art equipment, weight rooms, self-service video classes, spin rooms, and yoga studios. Nearly all of our communities have swimming pools and over 70% of our communities have dog parks. For outdoor enthusiasts, many of our communities are located near parks and exercise trails, and offer other amenities for exercising or relaxing. We also offer dedicated art spaces for painting and sculpting, community benches for relaxation, and quiet, Zen-filled areas intended for reflection and meditation at some of our communities.

SIMPLY CAMDEN

Need a break from the news? Read our blog! Our Simply Camden team is comprised of 29 Camden employees across our portfolio who write articles about lifestyle, decorating, sustainability, things to do, pet life and so much more. Our bloggers wrote more than 70 blog posts in 2020 resulting in over 1.4 million page views, with over 23,000 visitors logging into camdenliving.com. Of note, 5% of those visitors either shopped for a Camden apartment home online, contacted a community, or generated a quote after viewing our blog page.



We support our residents' physical health by providing contemporary fitness centers with features such as state-of-the-art equipment, weight rooms, self-service video classes, spin rooms, and yoga studios.



Camden Community Gardens

At Camden North Quarter in Orlando and Camden Westchase Park in Tampa, each property has a community garden where residents can reserve a 2x4 garden box to grow anything their green thumb desires.



29 ---> 70+--->1.4M+

Employees

Blog Posts

Page Views

Our bloggers are apartment living gurus working for Camden from coast to coast.



Top 10

Camden's focus on customer service resulted in recognition as a top 10 manager for online reputation by J Turner Research, with a 2020 Online Reputation Assessment score (ORA™) of 77.9.



In 2020, we regularly engaged with our residents sharing homeschool or workfrom-home tips and tricks, and posted frequently on the importance of green awareness and energy conservation.



Customer Service

Providing exceptional customer service is an integral part of our business. It takes a team mindset to deliver a memorable, customer-focused experience. Camden encourages resident feedback across our community and corporate social media platforms, where we engage with our residents on Facebook, Instagram, and Twitter. We also utilize MyCamden, our residential portal, to engage, educate, and inform residents on activities taking place within the community, neighborhood, and city. We don't just listen to our customers; we make every effort to respond to all posted ratings and reviews. Camden provides *Living Excellence* by offering residents a 30-day satisfaction guarantee at move-in and responding to service requests within 24 hours. Residents enjoy the convenience of around-the-clock, full-time support from our Contact Center, where Camden team members are ready to answer questions and resolve any concerns residents may have.

Resident engagement is an important element of customer service. We want to get to know our customers and make a meaningful connection with them, which is why we survey residents each month through our Customer Living Excellence index (CLEi) survey. Regular feedback is an essential part of maintaining effective communication with residents. The survey is a pulse check of the community and asks residents about their interactions with staff and overall living experience at our communities. This gives Camden an opportunity to address any issues, read positive team praise, and find out how we could better provide *Living Excellence*.

We also utilize a Customer Sentiment dashboard which reflects each of our communities' customer sentiment scores, a metric that measures the quality of our resident experiences. This dashboard technology enables all team members to view real-time customer ratings and take actions based on this feedback. Our on-site teams are trained to identify any positive/negative trends and address any questions or concerns from residents. Camden's focus on customer service resulted in recognition as a top 10 manager for online reputation by J Turner Research, with a 2020 ORA™ score of 77.9.

In 2020, we shifted from regularly hosted resident events to resident engagements due to the pandemic, which included binge-watching show ideas, on-site mobile services, sharing homeschool or work-from-home tips and tricks, and a social sustainability calendar where we posted various captions related to green awareness. We hope to return to hosting in-person events such as resident appreciation days, wellness events, and pet events in the near future.

REVOLUTIONIZED CUSTOMER EXPERIENCE

In late 2020, Camden piloted Funnel at 10 communities. Funnel is a customer-centric Artificial Intelligence (AI) platform that revolutionizes the customer experience at every point. The platform simplifies workflow for our on-site and Contact Center teams, allowing communication across many channels, including phone, email, chat and SMS, and reduces repetitive tasks with automation. In addition, Funnel enables prospects to self-schedule appointments online and has been essential in introducing customers to Birdie, our new virtual leasing assistant.

SNAPSHOT OF THE IMPROVED CUSTOMER EXPERIENCE Meet Anna; she is on the hunt searching for the perfect apartment home that meshes with her lifestyle. Anna is low on time and has many questions, quickly finding several Camden apartments that pique her interest. Enter Birdie, our virtual leasing assistant. Able to answer many of Anna's questions, Birdie then guides Anna to schedule a self-guided tour from our website using Al. Soon after scheduling, Anna automatically receives an email and a text with information about what to expect when she arrives at the community and the items she needs to bring for her visit. If Anna needs to reschedule, there is information on how to do that, too. Once Anna tours, she finds her dream apartment home and leases on the spot. **FUNNEL AND BIRDIE** Prospective resident reaches out Funnel enables customers to efficiently and virtually interact with Camden 24/7 to obtain pricing and other information and to schedule virtual or in-person tours. Guest card created in Funnel Al follows up with lead If the prospective resident is interested...

Tour invite automatically sent

Calendar event automatically created

Tour completed

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Follow up as needed

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ESUSU

Camden partnered with Esusu in late 2020 on their rent relief fund, which provides microloans (up to two month's rent) to residents who are most at risk of losing their current housing. With this program, qualified residents can defer payments for three months and pay balances over several months. To date, Esusu has issued microloans to 143 Camden residents for a total of \$272,000.

\$272K

Camden partnered with Esusu to provide

microloans to residents who were most at risk of losing their current housing.
To date, Esusu has issued 143 microloans to Camden residents totaling \$272,000.



Camden is committed to helping our communities, residents and team members. During 2020, the COVID-19 pandemic limited the feasibility of many traditional in-person volunteer events, but Camden team members were still able to make meaningful contributions through food and toy drives, and donations to charitable organizations.

Volunteer Events \$1.4M Total Charitable

Contributions

~9,000 lbs

Camden communities donated nearly 9,000 lbs. of non-perishable food to food banks and pantries across the country.



To date, Camden has successfully completed nearly \$900 million of third-party affordable housing projects comprised of over 100 communities with 10.600 affordable units.

Community Engagement

We have a passion for community service and giving back to the neighborhoods and cities in which we live and work. Camden's volunteer spirit brings communities together and supports our goal to create *Living Excellence*. We established our Camden Cares program to provide assistance to charitable organizations through donations and volunteer hours, and we strive to have a positive impact on those around us. Our efforts focus on hunger and housing-related causes, and we also support community crisis centers, food banks, schools and animal shelters.

PROMOTING AFFORDABLE HOUSING

Camden Builders, Inc. (CBI) is a wholly-owned subsidiary of Camden Property Trust. CBI provides a complete range of third-party project management and construction services for commercial, high-rise, condominium and multifamily properties, with an emphasis on working with organizations who provide affordable housing options in our local communities. The full range of integrated services ensure a seamless and efficient construction process that includes predevelopment, general contracting, financial feasibility, due diligence, design development, project and construction management, and quality control. For over 25 years, Camden has worked closely with local communities to design and build high-quality rental housing through thoughtful planning, vibrant design, and innovative collaborations, with a focus on long-term community engagement. We engage local communities throughout the development process to identify community values and address issues and concerns. We are good neighbors and communicate often with adjacent land holders and community leaders to ensure all needs are met. Impact assessments are conducted, and mitigation plans are developed as needed. We provide timely and relevant information to parties involved and strive to minimize disruptions during different stages of the project. Camden places great emphasis on fostering and enhancing trust as a critical component in sustainable engagement. Nearly all third-party projects integrate sustainable building practices that are energy efficient and economically sound, which have resulted in seven LEED certifications and other sustainability awards.

We communicate our green building initiatives and enhancements to public spaces to all new prospects and generally hire local green energy or environmental consultants. We also communicate the importance of performing cost analysis for LEED and other sustainability certifications as well as using environmentally friendly building materials. Camden is committed to helping our communities, residents, and team members. We support those in need and give back in various ways. When we work together with our neighbors, we create *Living Excellence*. We also support local communities faced with disasters, and supported and provided relief to both employees and residents during Hurricane Harvey and the recent winter storms in Texas in early 2021.

















Camden's 2020 efforts included events and partnerships with organizations such as:

Salvation Army Angel Tree

Camden communities adopted several Angels and donated gifts from their wish list for Christmas morning. Angel Card Project

Camden team members sent holiday cards to those in need. Virtual Turkey Trot

Over 350 Camden team members completed a 5K run on Thanksgiving Day in our first annual Camden Cares Virtual Turkey Trot to benefit food banks nationwide.

Holiday Cards for Seniors

Austin and Dallas team members created holiday cards for local senior living communities. New Hope Housing Book Drive

Houston team members collected over 1,000 books for people who live on very limited incomes

Healthcare Hero Meals Initiative

Camden team members delivered nearly 2,000 meals to healthcare residents and teammates. Food & Toy Drive

Tampa team members and residents donated canned goods and toys to Feeding South Florida. First Responders Day

California team members created gift baskets and delivered them to local First Responders to show appreciation and support.

Arizona
Multi-Housing
Association
Blanket
Drive

Phoenix team members collected and donated blankets to UMOM New Day Center. Central Mission Holiday Gift Wish

Camden team members met virtually to coordinate donations for Central Mission Holiday Gift Wish Program, benefitting local children.

Governance



30%40%

Our Board composition is currently 30% female and 40% diverse members.

We believe companies with strong corporate governance and responsible business practices merit greater shareholder returns and corporate value.

Strong Leadership

Our Board is comprised of a highly qualified and experienced group of leaders, with Camden's founders, Ric Campo and Keith Oden, complementing our independent Trust Managers. Good corporate governance is vital to Camden and its shareholders, and we are committed to ensuring each of our Trust Managers brings a healthy balance of varying perspectives, capabilities and skill sets to their role. We are proud to have a Board of Trust Managers who are diverse in their backgrounds and experience.















30% Female Gender **70% Male** 10% African Diversity **American** 10% Indian **American** 20% Hispanic 60% White Average Age 16 years **Average Tenure** 50% **Public CEO or Chairman** of the Board Experience 50% **Direct Real Estate Experience** 60% **Additional Public Company Board Experience**

Board Statistics

Board of Directors

Left to right, top row:
Richard J. Campo, D. Keith Oden,
Kelvin R. Westbrook, Heather J. Brunner,
Mark D. Gibson

Second row:

Scott S. Ingraham, Renu Khator, William F. Paulsen, Frances Aldrich Sevilla-Sacasa, Steven A. Webster

Governance cont.

8 of 10 Eight of Camden's ten Trust Managers are Independent.



Corporate Governance Best Practices

We are committed to good corporate governance to promote the long-term interests of shareholders, strengthen management accountability, and help maintain public trust in Camden. Our Board believes the purpose of corporate governance is to ensure Camden maximizes shareholder value in a manner consistent with legal requirements and the highest standards of integrity. The Company has implemented a number of best practices related to corporate governance and executive compensation, including:

- Eight of Ten Trust Managers are Independent
- · Annual Election of Trust Managers with Majority Voting in Uncontested Elections
- ·Lead Independent Trust Manager
- · Proxy Access
- ·Independent Board Committees
- Executive Sessions of Board held by Independent Trust Managers Only
- ·Share Ownership Guidelines for Trust Managers and Senior Officers
- · Prohibition against Short Selling and Hedging by Trust Managers and Senior Officers
- Policy regarding Clawback of Compensation
- ·Risk Oversight by Board and Committees
- ·Annual Board Self-Assessment Review
- · Board Refreshment Process through Mandatory Retirement Age
- · Regular Succession Planning
- •Internal Audit Department reporting to the Board's Audit Committee
- •Internal Disclosure Committee for Financial Reporting
- · Active Shareholder Engagement

ESG Oversight

Camden's Board and management teams recognize the importance of minimizing our environmental impact and maximizing our positive corporate social responsibility. Our ESG report outlines programs and initiatives in place supporting sustainability and ESG matters, as well as the work we are doing to drive meaningful change socially, economically, and environmentally. We cover a broad range of topics, including actions we have taken to create a supportive, ethical and equitable culture for our employees, invest in and care for our communities, protect the security of our data and our residents' data, increase our engagement and alignment with our shareholders, operate in an environmentally responsible manner, and support our employees and customers both in normal times and amid a global pandemic.

Camden's Sustainability Committee guides our ESG program and plays a lead role in overseeing the Company's strategies, policies, programs, and activities regarding sustainability and ESG matters. Our efforts are led by senior executives with responsibility for implementing sustainable practices across our corporate offices, new development

projects and our existing apartment communities, and the Committee recently added Camden's Chairman & CEO as its Chairperson. In addition, ESG oversight is included in the duties and responsibilities of Camden's Nominating and Corporate Governance Committee of our Board of Trust Managers. ESG factors are included in annual performance targets for two of Camden's employees who are directly responsible for managing Camden's ESG program, projects and performance metrics, and communicating its objectives, goals and targets to the Company's constituents. Various ESG taskforces from Camden's diverse departments contribute their expertise to environmental stewardship and corporate citizenship, and meet regularly to discuss and report progress on ESG initiatives and activities. We also engage several consultants to help further enhance our ESG program by supporting the development and implementation of sustainability strategies and practices, disclosing ESG performance, and advising on sustainability initiatives.

Shareholder Engagement

Shareholder engagement is an important initiative for Camden and a key part of our success. Our senior management team meets regularly with shareholders to discuss our long-term business strategy and current operations as well as sustainability and ESG matters. We conduct hundreds of meetings each year with investors who represent a significant amount of ownership in Camden. Our efforts in this area continue to receive multiple award nominations and recognition for excellence in our Investor Relations outreach programs.

Met with

Investment Firms

Conducted Investor Meetings

Hosted Conference Calls

Attended **Industry Conferences**





Governance cont.

Ethics & Compliance

Two of Camden's core values, Act with Integrity and Always do the Right Thing, form the basis of our Code of Business Conduct and Ethics. The Company has adopted several guidelines and policies reflecting its commitment to high ethical standards, including Guidelines on Governance to address significant corporate governance issues, and a Code of Business Conduct and Ethics, which is designed to help officers, Trust Managers, and employees resolve ethical issues in an increasingly complex business environment. The Code of Business Conduct and Ethics covers topics such as reporting unethical or illegal behavior, compliance with law, share trading, conflicts of interest, fair dealing, protection of Camden's assets, disclosure of proprietary information, internal controls, personal community activities, business records, communication with external audiences, and obtaining assistance to help resolve ethical issues. A Code of Ethical Conduct for Senior Financial Officers, which is applicable to Camden's principal executive officer, principal financial officer, principal accounting officer, and persons performing similar functions is also available online.

We have established avenues to provide a communication pathway for employees and others who may have concerns about the conduct of Camden or any of its Trust Managers, officers or employees, specifically concerning the Company's corporate accounting, internal accounting controls or auditing matters. Such concerns may be communicated confidentially via Camden's Corporate Accounting and Auditing Hotline, which will automatically elevate the matter to designated management personnel at Camden and the Chair of the Board's Audit Committee. Camden uses a third-party service provider to offer a simple, anonymous way to report concerns confidentially by website or telephone 24 hours every day.

Vendor Code of Conduct

Camden is committed to maintaining a work environment that promotes the highest standards of business conduct and ethics. Camden's suppliers and vendors are expected to follow the Company's Vendor Code of Conduct which is available on Camden's website and distributed to all vendors, and sets forth the basic requirements vendors must meet in order to do business with Camden. Vendors are required to comply with all applicable federal, state, and local laws, regulations, and ordinances, including those pertaining to health and safety, environmental impact, non-discrimination and fair treatment of workers. Our Vendor

Code of Conduct was developed to reduce environmental and social risks, and covers ethical business practices with clear expectations for compliance with laws, rules and regulations with specific guidelines regarding items such as: accuracy, reporting, record keeping and safeguarding information; prohibition of bribes or kickbacks; limitation on gifts; avoidance of conflicts of interest; prohibition of insider trading; and a directive to promptly report any possible violations of the Vendor Code of Conduct to the Company. Camden strives to engage with only those vendors whose values, principles, and practices align with our Vendor Code of Conduct and with the Company's Human Rights Statement which is also available on our website. Vendors are expected to take necessary corrective actions to promptly remedy any identified noncompliance, and Camden may terminate its business relationship with any vendor who fails to comply with our Vendor Code of Conduct.

Risk Management

Identifying and managing risk is a continuous process throughout the lifecycle of our assets. Camden is highly committed to mitigating risk for our team members, residents, and our shareholders. Our Board has primary oversight of our corporate strategy and risk management program. This ongoing effort focuses on Camden's operational and financial performance over the short, intermediate and long term. Management regularly provides updates on risk management, and the Board regularly reviews and discusses significant risk exposure, including market, credit, liquidity and operational risks, as well as environmental and regulatory risks the Company is facing. During 2020, the Board provided active oversight of Camden's response to the COVID-19 pandemic. The Board reviewed the Company's crisis management and business continuity plans, evaluated Camden's financial resiliency, and received updates on resident and employee health and well-being, and IT and systems resilience and security, among other matters.

We strive to build and maintain trust through transparency and accountability in all that we do. Although Camden's Board is actively involved in overseeing risk management, it is Camden's Audit Committee which actively engages with management to discuss guidelines and policies to govern the process by which risk assessment and risk management is handled. Camden's Internal Audit department is responsible for ongoing assessments of the Company's risk management processes and internal control environment. through a complete and robust evaluation of Camden's ethical behavior expectations, training and enforcement; tone at the top; the maintenance of complete and accurate accounting, books and records; full and transparent financial statements and disclosures; and anti-fraud controls. Other key functions include evaluating the design and operating effectiveness of Camden's internal control over financial reporting; performing site visits to all communities and development sites in addition to evaluating controls performed by the Corporate Office; evaluating controls performed by third-party service providers on which Camden relies; and monitoring whistleblower reports made to Camden's Corporate Accounting and Auditing Hotline.

Camden's Risk Management team is dedicated to protecting shareholder value by obtaining broad, costeffective insurance policies to protect the Company's assets and operations. In addition to risk transfer program design and placement, the department oversees claims and litigation management, risk assessments, and various safety initiatives. To focus on providing the best resident experience possible, Camden uses a third-party vendor management solution to ensure compliance via liability certificate management, credentialing, and tax ID verification. We also meet with underwriters and attend various insurance industry conferences to remain informed about risk and insurance market trends as well as early insight into potential impacts of risk.

Cybersecurity

Keeping our company's data and customer information safe from exposure to cyberattacks is a priority for Camden. We have taken many steps and implemented several projects to enhance the overall security of the Company's data and heighten our protection from cyber threats or unauthorized users trying to gain access to our computer network and data files. We have a clear strategy and systems in place to protect sensitive data. We utilize third-party experts to assist and assess vulnerabilities, and we perform cybertesting on a regular basis. Camden

employees are trained on cybersecurity, and our Board receives updates on our cybersecurity efforts from our information technology department annually.

Camden developed an anytime-anywhere computing environment, which enabled access to many of our key systems, eliminating the need to be physically in the office (thereby reducing and minimizing travel times into work). We accomplished this by moving our core Accounting, Finance, Human Resources, Purchasing and Intranet systems into a cloud environment, making those systems accessible via any secured internet connection. We also moved our email and messaging platforms to the Microsoft 365 cloud environment and implemented Microsoft 365 Teams to further facilitate company collaboration and communication. Access to all cloud-based systems is secured via Microsoft single sign-on and multifactor authentication. We reduced paper printing levels by implementing a new Oracle electronic invoicing system and new company purchase card system with reduced printing requirements. We also continued to replace legacy computing and network equipment with higher rated energy-efficient equipment. We plan to further enhance our anytime-anywhere computing environment by implementing a new Enterprise Content Management system using Microsoft 365 cloud which will enable movement of our on-premises data to Microsoft Cloud OneDrive, Teams and SharePoint, making data accessible from any secured internet connection with the added benefit of reducing the size of our internal data center footprint and associated footprint energy consumption.



Keeping our company's data and customer information safe from exposure to cyberattacks is a priority for Camden.



Appendix Global Reporting Initiative Content Index

GRI 102: General Disclosures

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GRI Indicator	Description	Response
102-1	Name of the organization	Camden Property Trust
102-2	Activities, brands, products and services	About Camden, p. 1–3
102-3	Location of headquarters	About Camden, p. 1–3
102-4	Location of operations	About Camden, p. 2
102-5	Ownership and legal form	Formed on May 25, 1993, Camden Property Trust, a Texas real estate investment trust (REIT), and all its consolidated subsidiaries are primarily engaged in the ownership, management, development, redevelopment, acquisition and construction of multifamily apartment communities; 2020 Form 10K
102-6	Markets served	About Camden, p. 2
102-7	Scale of the organization	About Camden, p. 1-3; 2020 Form 10K
102-8	Information on employees and other workers	Employment Data, p. 26–27
102-9	Supply chain	Vendor Code of Conduct, p. 44
102-10	Significant changes to the organization and its supply chain	2020 Annual Report, p. Inside Front Cover-7; 2020 Form 10K
102-11	Precautionary Principle or approach	Climate Change & Resiliency, p. 11; Risk Management, p. 44–45
102-12	External initiatives	To Our Stakeholders, p. 4–5; Our Sustainability Commitment, p. 7; Green Building Certifications, p. 15; New Development & Construction, p. 16–17
102-13	Membership of associations	About Camden, p. 3
Strategy		
GRI Indicator	Description	Response

GRI Indicator	Description	Response
102-14	Statement from senior decision-maker	To Our Stakeholders, p. 4–5
102-15	Key impacts, risks and opportunities	To Our Stakeholders, p. 4–5; Materiality Assessment, p. 6; Shareholder Engagement, p. 43

Ethics & Integrity

GRI Indicator	Description	Response
102-16	Values, principles, standards and norms of behavior	Our Purpose, p. Inside Front Cover; Our Values, p. Inside Front Cover; About Camden, p. 1; Ethics & Compliance, p. 44
102-17	Mechanisms for advice and concerns about ethics	Ethics & Compliance, p. 44

Governance

GRI Indicator	Description	Response
102-18	Governance structure	Governance, p. 40-45; 2021 Proxy Statement
102-19	Delegating authority	Governance, p. 40-45; 2021 Proxy Statement
102-20	Executive-level responsibility for economic, environmental and social topics	Our Sustainability Commitment, p. 7; ESG Oversight, p. 43
102-21	Consulting stakeholders on economic, environmental, and social topics	Materiality Assessment, p. 6; Shareholder Engagement, p. 43
102-22	Composition of the highest governance body and its committees	Governance, p. 40-45; 2021 Proxy Statement
102-23	Chair of the highest governance body	Governance, p. 40–45; 2021 Proxy Statement
102-24	Nominating and selecting the highest governance body	Governance, p. 40-45; 2021 Proxy Statement
102-25	Conflicts of interest	Governance, p. 40–45; 2021 Proxy Statement
102-26	Role of highest governance body in setting purpose, values and strategy	Governance, p. 40–45; 2021 Proxy Statement
102-27	Collective knowledge of highest governance body	Governance, p. 40–45; 2021 Proxy Statement
102-28	Evaluating the highest governance body's performance	Governance, p. 40–45; 2021 Proxy Statement
102-29	Identifying and managing economic, environmental and social impacts	Our Sustainability Commitment, p. 7; Climate Change & Resiliency, p. 7 ESG Oversight, p. 43; Risk Management, p. 44–45
102-30	Effectiveness of risk management processes	Risk Management, p. 44–45
102-31	Review of economic, environmental and social topics	Materiality Assessment, p. 6; Shareholder Engagement, p. 43
102-32	Highest governance body's role in sustainability reporting	Our Sustainability Commitment, p. 7; ESG Oversight, p. 43
102-33	Communicating critical concerns	Ethics & Compliance, p. 44
102-34	Nature and total number of critical concerns	We are not currently reporting on this indicator.
102-35	Remuneration policies	We are not currently reporting on this indicator.
102-36	Process for determining remuneration	We are not currently reporting on this indicator.
102-37	Stakeholders' involvement in remuneration	We are not currently reporting on this indicator.
102-38	Annual total compensation ratio	We are not currently reporting on this indicator.
102-39	Percentage increase in annual total compensation ratio	We are not currently reporting on this indicator.

Appendix Global Reporting Initiative Content Index cont.

GRI 102: General Disclosures cont.

Stakeholder Engagement

GRI Indicator	Description	Response
102-40	List of stakeholder groups	Our Purpose, p. Inside Front Cover; To Our Stakeholders, p. 4–5; Materiality Assessment, p. 6; Shareholder Engagement, p. 43
102-41	Collective bargaining agreements	We are not currently reporting on this indicator.
102-42	Identifying and selecting stakeholders	Our Purpose, p. Inside Front Cover; To Our Stakeholders, p. 4–5; Materiality Assessment, p. 6; Shareholder Engagement, p. 43
102-43	Approach to stakeholder engagement	Our Purpose, p. Inside Front Cover; To Our Stakeholders, p. 4–5; Materiality Assessment, p. 6; Shareholder Engagement, p. 43
102-44	Key topics and concerns raised	Materiality Assessment, p. 6

Reporting Practice

GRI Indicator	Description	Response
102-45	Entities included in the consolidated financial statements	2020 Form 10K
102-46	Defining report content and topic boundaries	Our Purpose, p. Inside Front Cover; To Our Stakeholders, p. 4–5; Materiality Assessment, p. 6; Goals & Targets, p. 10; ESG Oversight, p. 43
102-47	List of material topics	Contents, p. Inside Front Cover–1; To Our Stakeholders, p. 4–5
102-48	Restatements of information	None
102-49	Changes in reporting	None
102-50	Reporting period	All information presented covers calendar year 2020 unless otherwise stated.
102-51	Date of most recent report	September 2021; this is our third report.
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	Back Cover
102-54	Claims of reporting in accordance with the GRI standards	Appendix, GRI Content Index, p. 46–48
102-55	GRI content index	Appendix, GRI Content Index, p. 46–48
102-56	External assurance	None

Appendix

Environmental Performance Data

Energy Performance

ABSOLUTE CONSUMPTION	2019 (MWh)	2020 (MWh)	Data Coverage (ft ²)	Max Coverage (ft ²)	Total Coverage (%)
Natural Gas	82,006	58,828	15,011,147	45,740,104	32.8%
Electric	208,250	200,944	32,142,834	67,629,031	47.5%
Total Energy Consumption	290,256	259,772	32,142,834	67,629,031	47.5%

Energy Performance

LIKE-FOR-LIKE CONSUMPTION	2019 (MWh)	2020 (MWh)	Data Coverage (ft ²)	Max Coverage (ft ²)	Total Coverage (%)
Natural Gas	74,956	50,345	11,734,273	45,740,104	25.6%
Electric	203,419	192,546	29,635,328	67,629,031	43.8%
Total Energy Consumption	278,375	242,891	29,635,328	67,629,031	43.8%

GHG Performance

	Absolute		Like-for-Like Emissions		
	2019 (MTCO ₂ e)	2020 (MTCO ₂ e)	2019 (MTCO ₂ e)	2020 (MTCO ₂ e)	Year-Over-Year Change (%)
Scope 1	59,639	51,293	57,518	47,393	-17.6%
Scope 2 (Location Based)	97,660	96,117	93,793	90,242	-3.7%
Total Emissions	157,299	147,410	151,311	137,635	-9.0%

Water Performance

	2019 (m³)	2020 (m³)	Data Coverage (ft²)	Max Coverage (ft ²)	Total Coverage (%)
Water	97,746,838	127,847,436	67,198,359	67,629,031	99%



11 Greenway Plaza, Suite 2400 Houston, TX 77046 713.354.2500 camdenliving.com